



CASE STUDY

Hail Stow Tech Cut Insurance Deductible by 50%

An Arkansas municipal utility partnered with kWh Analytics and Nextracker to implement auto-stow technology, resulting in 50% lower insurance deductibles and enhanced protection for their solar project.

The Challenge

An Arkansas municipal utility faced limited options for protecting their solar project investment, commissioned in 2022, against severe weather damage.

The Solution

The utility partnered with kWh Analytics and Nextracker to upgrade existing systems to automatically tilt to a protective angle during hail events, making the site significantly more resilient and insurable.

The Details

The Nextracker Asset Management Team engaged directly with the municipal utility to implement the necessary upgrades:

- Integration with the DTN **hail forecast** service for advanced weather alerts
- Nextracker's Hail Pro™ **solution** with automated stowing feature
- **Tailored** hail stow thresholds covering expected hail size, proximity to site and probability of impact
- **Automatically** enter full stow position overnight

As a result, kWh Analytics was able to assess the following insurance benefits:

- **50% reduction in deductible** if auto-stow was enabled by the next hail season
- **Access** to more comprehensive and lower cost property insurance going forward
- A more **resilient** and thus **reliable** power source for their customers

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This is so much easier, and lets us sleep better at night and focus on preserving utility services for our community members. When the storms roll through the plains, **we want to focus on keeping the lights on**

- OPERATIONS MANAGER,
MUNICIPAL UTILITY

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The Takeaway

This partnership demonstrates how innovative insurance structures can incentivize technological improvements that benefit all stakeholders – reducing risk for insurers while enhancing project resilience for asset owners.